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18. (amended) A computerized interactive voice response system comprising:

an interactive voice response host computer for providing audio menus;

a source computer for providing text data associated with said audio menus;

a user telephone;

[a] wherein said user telephone [with] interfaces with an embedded computer having a display screen and having a first program to display visual menus on [the said user embedded computer display screen and wherein said user embedded computer is capable of operating independently and not in connection with said user telephone;

an interface for connecting [the] said user telephone, and said interactive voice response host computer, wherein said interface connects said user telephone to said interactive voice response host computer on a first communications network, enabling sending signals from said user telephone to said interactive voice response host computer;

a modem attached to said user embedded computer for receiving said text data to display visual menus and other data on said user embedded computer display screen from [a] said source computer;

wherein said first communications network is a public switched telephone network

wherein said embedded computer has memory means to store said visual menu data and other data;

wherein said visual menus comprise said text data, said text data pre-stored in memory, retrieved from said source computer prior to connecting to said interactive voice response host computer;

wherein said first program in said user telephone embedded computer enables said user computer display screen to display said visual menus whenever a dialed telephone number has associated audio menus provided by said interactive voice response host computer;

wherein said first program in said user telephone embedded computer provides navigation means to explore and select menu options in said visual menus prior to connecting to said interactive voice response host computer, transmitting said selection of said selection from said user telephone to said interactive voice response host computer after selecting said menu options;

wherein said pre-stored visual menus stored in said embedded computer memory means, and said pre-stored visual menus reside on said source computer, by said user telephone by means of said modem on [a] said computer communications network; and

said pre-stored text data, in said embedded computer memory means, comprises menu text data and location data of said source computer on said computer communications network.

19. The system of claim 18 further including means for ensuring that said displayed visual menus correspond to said audio menus provided, and providing means to log message in said memory if said visual menus and said audio menus do not correspond, to retrieve at a later time a correct version of visual menus from said source computer.
20. The system of claim 18 wherein said interface further includes means for converting signals from said user telephone embedded computer into tones to be received by said interactive voice response host computer, thereby enabling selection of menu items from an input device connected to said user telephone embedded computer.
21. The system of claim 18 wherein said modem is an analog modem, said computer communications network is the internet
22. The system of claim 18 wherein said embedded computer has a control program capable of receiving notification of an update to said visual menus from said source computer by said computer communications network; retrieving said update from said source computer, on said computer communications network; and storing said visual menus update in said computer memory.
23. The system of claim 18 wherein said system has means to download from a second host computer, and to store other data associated with the telephone call prior to telephone call being made, said other data includes restaurant menus, medical schedules and prescriptions, mail order catalogs, product licensing information, tickets for events and travel and billing information.
24. (amended) A computerized interactive voice response system comprising:
- an interactive voice response host computer for providing audio menus;

a source computer for providing text data associated with said audio menus;

a user telephone;

[a] wherein said user telephone [with] interfaces with an embedded computer having a display screen and having a first program to display visual menus on [the] said user embedded computer display screen and wherein said user embedded computer is capable of operating independently and not in connection with said user telephone;

an interface for connecting [the] said user telephone, and said interactive voice response host computer, wherein said interface connects said user telephone to said interactive voice response host computer on a first communications network, enabling sending signals from said user telephone to said interactive voice response host computer;

a computer network communications means attached to said user embedded computer for receiving data from [a] said source computer to display said visual menus and other data on said user embedded computer display screen;

a computer communications means whereby voice and data are transmitted and received on the said computer network communication means;

wherein said first communications network is a public switched telephone network;

wherein said embedded computer has memory means to store said visual menus and other data;

wherein said visual menus comprise said text data, said text data pre-stored in said memory, retrieved from said source computer prior to connecting to said interactive voice response host computer;

wherein said first program in said user telephone embedded computer enables :
user computer display screen to display said visual menus whenever a dialed
telephone number has associated audio menus provided by said interactive voice
response host computer;

wherein said first program in said user telephone embedded computer provides
navigation means to explore and select menu options in said visual menus prior
connecting to said interactive voice response host computer, transmitting said :
of said selection from said user telephone to said interactive voice response host
computer after selecting said menu options;

wherein said pre-stored visual menus stored in said embedded computer memory means, and said pre-stored visual menus reside on said source computer, accessed
by said user telephone by means of said modem on [a] said computer
communications network; and

said pre-stored text data, in said embedded computer memory means, comprising
menu text data and location data of said source computer on said computer
communications network.

25. The system of claim 24 further including means for ensuring that said displayed visual menus correspond to said audio menus provided, and providing means to retrieve, during said connection to said interactive voice response host computer, correct version of visual menus from said source computer if said visual menus and said audio menus do not correspond.
26. The system of claim 24 wherein said interface further includes means for convert signals from said user telephone embedded computer into tones to be received by interactive voice response host computer, thereby enabling selection of menu item from an input device connected to said user telephone embedded computer.
27. The system of claim 24 wherein said embedded computer has a control program capable of receiving notification of an update to said visual menus from said source computer by said computer communications means; retrieving said update from said source computer, on said computer communications means; and storing said visual menus update in said computer memory.
28. The system of claim 24 wherein said system has means to download from a second host computer, and to store other data associated with the telephone call during said telephone call being made, said other data includes restaurant menus, medical schedules and prescriptions, mail order catalogs, product licensing information, tickets for events and travel and billing information.
29. The system of claim 24 wherein the said computer network communications is a broadband network means, or an Ethernet network means, or a wireless 802.11b means, or a wireless Bluetooth means.